



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/845,669	04/30/2001	Brian James Clark	26548-0007

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NOV - 5 2001

CONFIRMATION NO. 2276

FORMALITIES LETTER



OC000000007006941

Sutherland, Asbill & Brennan LLP

Date Mailed: 11/01/2001

NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Filing Date Granted

The U.S. Patent and Trademark Office has received your reply on 10/01/2001 to the Notice to File Missing Parts (Notice) mailed 06/25/2001 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

The required items noted below SHOULD be filed along with any items required above. The filing date of this nonprovisional application will be the date of receipt of the items required above.

- Late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 was not received.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

Hummer
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY

Adjustment date: 01/02/2002 NBERHE
10/04/2001 TBESHWH 00000014 09845669
03 FC:197 -100.00 OP

01/02/2002 NBERHE 00000049 09845669

01 FC:105

130.00 OP



NA

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PATENTS

IN THE U.S. PATENT AND TRADEMARK OFFICE

In re Application of: **Clark et al.**

Docket No. 26548-0007

Serial No. 09/845,669

Filed: April 30, 2001

For: "MAXIMIZATION OF A HEDGED INVESTMENT BUDGET FOR AN INDEX-LINKED INSURANCE PRODUCT"

Attention: Box Missing Parts
Commissioner for Patents
Washington, D.C. 20231

Sir:

RESPONSE TO NOTICE OF INCOMPLETE REPLY (NON-PROVISIONAL)

- ☒ Part 2- Return Copy-Notice to File Missing Parts of Nonprovisional Application – Filing Date Granted.
Date Mailed: 06/25/2001.
- ☒ Part 2- Return Copy-Notice of Incomplete Reply (Nonprovisional) Filing Dated Granted.
Date Mailed: 11/01/2001.
- ☒ Petition for Five-Month Extension of Time Under 37 CFR §1.136.
- ☒ A check in the amount of \$920.00 is attached to cover the fee for a five-month extension.

Applicant's Response to the Notice to File Missing Parts – Filing Date Granted mailed 09/25/01, including a check in the amount of \$1,092.00, was received by the U.S. Patent and Trademark Office on 10/01/01, the date that Patent Fees were adjusted. The total amount due, according to the adjusted fee schedule, was \$1,122.00.

The adjusted Basic Fee for a Non-Provisional filing of \$740 and the total claims fee of \$252.00 was apparently subtracted from the Applicant's payment of \$1,092.00, leaving a \$100.00 credit to be applied to the \$130 surcharge under 37 CFR 1.16(e). Therefore, we have enclosed a check in the amount of \$30.00 to be added to the \$100.00 credit, thereby completing the filing fee and surcharge.

- ☒ A check in the amount of \$30.00 is attached to complete the filing fee and surcharge.
- ☒ The Commissioner is hereby authorized to charge any additional fees required under 37 CFR §1.16, 37 CFR §1.17 and all required extension of time fees or credit any overpayment, to Account No. 19-5029. A duplicate copy of this sheet is enclosed.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C., on November 21, 2001.

William L. Warren Reg. No. 36,714

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By:
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